

Attorney Docket No. 21822-005

**COMBINED DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter (an original, first and joint inventor) which is claimed and for which a utility patent is sought on the invention entitled:

**METHODS AND APPARATUSES FOR AN ONLINE
PERSONAL FUNDING MARKETPLACE**

the specification of which:

- ☐ was filed on _____, as United States non-provisional application
U.S.S.N. _____, bearing Attorney Docket No. _____.
- ☒ is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

- ☐ I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International application designating at least one country other than the United States listed below and have also identified below any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Appln. Number	Country (if PCT, so indicate)	Filing Date (dd/mm/yy)	Priority Claimed	
			Yes	No
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
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- ☒ I hereby claim the benefit under Title 35, United States Code, § 119(e) or §120 of any United States application(s), or §365(c) of any PCT International application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

Application No. (U.S.S.N.)	Filing Date (dd/mm/yy)	Status (Patented, Pending, Abandoned)
60/275,974	March 15, 2001	Pending
60/291,226	May 16, 2001	Pending

PCT International Applications designating the United States:

PCT International Application No.	PCT Filing Date	Status

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Attorney or Agent	Registration No.	Attorney or Agent	Registration No.
Kevin N. Ainsworth	39,586	Kris Kalidindi	41,461
Ingrid A. Beattie	42,306	Christina V. Karnakis	45,899
William Belanger	40,509	Robert V. Klauzinski	42,742
Naomi Biswas	38,384	Kristin E. Konzak	44,848
Bradford C. Blaise	47,429	Cynthia Kozakiewicz	42,764
Duane Blake	47,279	Barry J. Marenberg	40,715
Yong Choi	43,324	William A. Marino	44,219
David F. Crosby	36,400	A. Jason Mirabito	28,161
Christopher J. Cuneo	42,450	Michel Morency	Limited Recognition
Brett N. Dorny	35,860	Bradley Olson	40,750
Marianne Downing	42,870	Carol H. Peters	45,010
Ivor R. Elrifi	39,529	David W. Poirier	43,007
Heidi A. Erlacher	45,409	Michael Renaud	44,299
Christina Gadiano	37,628	Brian Rosenbloom	41,276
James G. Gatto	32,694	Robert J. Sayre	42,124
Richard Gervase	P-46,725	Thomas M. Sullivan	39,392
Matthew J. Golden	35,161	Janine M. Susan	46,119
John A. Harre	37,345	Howard Susser	33,556
Brian P. Hopkins	42,669	Raphael A. Valencia	43,216
Shane Hunter	41,858	Shelby J. Walker	45,192
David E. Johnson	41,874		

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all of MINTZ, LEVIN, COHN, FERRIS, GLOVSKY AND POPEO PC, One Financial Center, Boston, Massachusetts 02111, as Applicant's attorneys with full power of substitution and revocation to take any and all action necessary with regard to the above-identified patent.

Address all telephone calls to Brian P. Hopkins at telephone number 212-692-6803.

Address all correspondence to:

Brian P. Hopkins
Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.
One Financial Center
Boston, Massachusetts 02111

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or patent issued thereon.



Inventor's Signature

8/13/01
Date

Full Name of Inventor: Samuel Wharton Lessin

Citizenship: US

Residence: Englewood, New Jersey, U.S.A.

Post Office Address: 131 Woodland Street, Englewood, NJ 07631